

Form 137 – aplccmpn

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 19-23654-VFP
Chapter: 13
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Daren Lopusnak
705 Desimone Court
Ramsey, NJ 07446

Deborah A. Schiffman-Lopusnak
aka Deborah A. Schiffman, aka Deborah A.
Lopusnak, aka Debbie A. Schiffman
705 Desimone Court
Ramsey, NJ 07446

Social Security No.:

xxx-xx-8405

xxx-xx-5234

Employer's Tax I.D. No.:

NOTICE OF HEARING ON APPLICATION FOR COMPENSATION

NOTICE IS HEREBY GIVEN that there will be a hearing held before the honorable Vincent F. Papalia on:

Date: 7/20/23

Time: 02:00 PM

Location: Courtroom 3B, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor, Newark, NJ
07102

for the purpose of acting on applications for compensation. Attendance by debtor(s) or creditors is welcome, but not required.

The following applications for compensation have been filed:

APPLICANT(S)

Low & Low
505 Main St.
Suite 304
Hackensack, NJ 07601

COMMISSION OR FEES

400.00

EXPENSES

0.00

If this is a chapter 13 case, the fees and expenses awarded:

☐ will not reduce the amount to be paid to general unsecured creditors under the plan.

☒ will reduce the amount to be paid to general unsecured creditors under the plan as follows: by \$400.00

Debtor(s) or other parties who wish to object must file an objection not later than 7 days prior to the hearing date.
Objections must be filed with the Court and served on the applicant and other interested parties.

An appearance is not required on an application for compensation unless an objection is filed.

Dated: June 22, 2023

JAN: jf

Jeanne Naughton
Clerk

In re:
Daren Lopusnak
Deborah A. Schiffman-Lopusnak
Debtors

Case No. 19-23654-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jun 22, 2023

User: admin
Form ID: 137

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Total Noticed: 64

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 24, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Daren Lopusnak, Deborah A. Schiffman-Lopusnak, 705 Desimone Court, Ramsey, NJ 07446-2807
cr	+ Specialized Loan Servicing LLC, P.O. Box 340514, Tampa, FL 33694-0514
518350535	+ AFS LLC, PO Box 65018, Baltimore, MD 21264-5018
518350542	#+ Allergy Asthma Comprehensive Care, 541 Cedar Hill Ave, Wyckoff, NJ 07481-2134
518350561	+ CTECH COLL, ATTN: BANKRUPTCY DEPARTMENT, 5505 NESCONSET HWY, SUITE 200, MOUNT SINAI, NY 11766-2026
518350553	+ City Medical of Upper East Side, PO BOX 117091, Atlanta, GA 30368-7091
518350556	+ Cohen Dermatopathology, PO BOX 414913, Boston, MA 02241-4913
518350563	+ Ent & Allergy Associates, LLP, PO Box 5001, White Plains, NY 10602-5001
518350564	+ Garden State Orthopaedic Associates, 28-04 Broadway, Fair Lawn, NJ 07410-3920
518350568	+ Kessler Institute for Rehabilitation, PO BOX 826775, Philadelphia, PA 19182-6775
518410582	+ Masonicus Run Condominium Association, Inc., c/o Vincent D. Commisa, Esq., 20 Manger Road, West Orange, NJ 07052-1708
518350578	+ Radiology Assoc. of Ridgewood, 20 Franklin Turnpike, Waldwick, NJ 07463-1744
518376696	Radiology Associates of Ridgewood, P.A., C Tech Nesconset Hwy- Ste 200, Mt Sinai, NY 11766
518350580	+ Ridgewood Cardiology Assoc, 700 Godwin Ae., Suite 100, Midland Park, NJ 07432-1460
518350583	+ Scott David Lippe MD, 230 E Ridgewood Ave Ste 6-2, Paramus, NJ 07652-4142
518350584	+ Sovereign Medical Group, Patient Bill Processing Center, PO BOX 791486, Baltimore, MD 21279-1486
518350593	+ THE BUREAUS INC, ATTN: BANKRUPTCY, 650 DUNDEE RD, STE 370, NORTHBROOK, IL 60062-2757
518350594	+ The Valley Hospital, PO Box 18998, Newark, NJ 07191-8998
518350600	Transworld Systems, Inc., 1 Huntington Quadrangle, Suite 2S01, Melville, NY 11747-4438
518350601	+ Valley Emrg Room Assoc, PA, PO Box 13700-1173, Philadelphia, PA 19178-0001
518350602	+ Valley Medical Group, ATTN #16605X, PO BOX 14000, Belfast, ME 04915-4033
518350603	+ Valley Physician Services PC, DBA VALLEY MEDICAL GROUP, PO BOX 16605, Belfast, ME 04915-4061
518350604	+ Vally Hospital, PO BOX 18998, Newark, NJ 07191-8998
518350606	+ Westwood Dermatology Group, 390 Old Hook Rd, Westwood, NJ 07675-2621
518350554	+ citymd, po box 791516, Baltimore, MD 21279-1516

TOTAL: 25

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 22 2023 21:08:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 22 2023 21:08:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: gecsedl@recoverycorp.com	Jun 22 2023 21:15:37	Synchrony Bank, c/o PRA Recievables Management, LL, POB 41021, Norfolk, VA 23541-1021
518350536	^ MEBN		

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		Jun 22 2023 20:58:11	AFS/AMERIFINANCIAL SOLUTIONS, LLC., PO BOX 65018, BALTIMORE, MD 21264-5018
518350544	Email/Text: collectors@arresourcesinc.com	Jun 22 2023 21:07:00	AR RESOURCES, INC., ATTN: BANKRUPTCY, PO BOX 1056, BLUE BELL, PA 19422
518350546	Email/Text: collectors@arresourcesinc.com	Jun 22 2023 21:07:00	AR Resources, Inc., PO Box 1056, Blue Bell, PA 19422
518350543	+ Email/Text: bankruptcy_notifications@ccsusa.com	Jun 22 2023 21:08:00	Allstate, ATTN. CCS Payment Processing Center, PO BOX 55126, Boston, MA 02205-5126
518350547	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 22 2023 21:26:16	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
518350551	+ Email/Text: bankruptcy@cavps.com	Jun 22 2023 21:08:00	CAVALRY PORTFOLIO SERVICES, ATTN: BANKRUPTCY DEPARTMENT, 500 SUMMIT LAKE STE 400, VALHALLA, NY 10595-2321
518428624	Email/Text: BKPT@cfna.com	Jun 22 2023 21:06:00	CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OH 44181-8011
518350558	+ Email/Text: BKPT@cfna.com	Jun 22 2023 21:06:00	CREDIT FIRST NATIONAL ASSOCIATION, ATTN: BANKRUPTCY, PO BOX 81315, CLEVELAND, OH 44181-0315
518350560	+ Email/PDF: creditonebknofications@resurgent.com	Jun 22 2023 21:15:26	CREDIT ONE BANK, ATTN: BANKRUPTCY DEPARTMENT, PO BOX 98873, LAS VEGAS, NV 89193-8873
518364960	+ Email/PDF: ebn_ais@aisinfo.com	Jun 22 2023 21:15:33	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518452970	Email/PDF: bncnotices@becket-lee.com	Jun 22 2023 21:15:32	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518354817	+ Email/Text: bankruptcy@cavps.com	Jun 22 2023 21:08:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
518350605	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 22 2023 21:26:20	VISA DEPT STORE NATIONAL BANK/MACY'S, ATTN: BANKRUPTCY, PO BOX 8053, MASON, OH 45040
518466000	Email/Text: bnc-quantum@quantum3group.com	Jun 22 2023 21:08:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518350565	+ Email/Text: bknoficationdistribution@jhcapiatgroup.com	Jun 22 2023 21:09:00	JN PORTFOLIO DEBT EQUITIES, LLC, ATTN: BANKRUPTCY, 5757 PHANTOM DR. STE 225, HAZELWOOD, MO 63042-2429
518350569	+ Email/Text: PBNCNotifications@peritusservices.com	Jun 22 2023 21:06:00	KOHL'S/CAPITAL ONE, KOHL'S CREDIT, PO BOX 3120, MILWAUKEE, WI 53201-3120
518350562	Email/Text: govtaudits@labcorp.com	Jun 22 2023 21:07:00	Dianon Pathology, PO BOX 2240, Burlington, NC 27216
518350571	+ Email/PDF: resurgentbknofications@resurgent.com	Jun 22 2023 21:15:28	LVNV FUNDING/RESURGENT CAPITAL, ATTN: BANKRUPTCY, PO BOX 10497, GREENVILLE, SC 29603-0497
518350573	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 22 2023 21:08:00	MIDLAND FUNDING, 2365 NORTHSIDE DR STE 300, SAN DIEGO, CA 92108-2710
518444174	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 22 2023 21:08:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
518350576	+ Email/PDF: rmscedi@recoverycorp.com	Jun 22 2023 21:15:14	PORTFOLIO RECOVERY, PO BOX 41021, NORFOLK, VA 23541-1021
518469213	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 22 2023 21:15:22	Portfolio Recovery Associates, LLC, c/o Amazon.com, POB 41067, Norfolk VA 23541
518455534	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 22 2023 21:15:14	Portfolio Recovery Associates, LLC, c/o Capital One Bank (usa), N.a., POB 41067, Norfolk VA

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518350581	+ Email/Text: bankruptcy@savit.com	Jun 22 2023 21:08:00	23541 SAVIT COLLECTION AGENCY, ATTN: BANKRUPTCY, PO BOX 250, EAST BRUNSWICK, NJ 08816-0250
518350587	+ Email/PDF: gecsed@recoverycorp.com	Jun 22 2023 20:58:37	SYNCHRONY BANK, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
518350588	+ Email/PDF: gecsed@recoverycorp.com	Jun 22 2023 21:15:12	SYNCHRONY BANK/AMAZON, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
518350589	+ Email/PDF: gecsed@recoverycorp.com	Jun 22 2023 20:58:37	SYNCHRONY BANK/CARE CREDIT, ATTN: BANKRUPTCY DEPT, PO BOX 965060, ORLANDO, FL 32896-5060
518350590	+ Email/PDF: gecsed@recoverycorp.com	Jun 22 2023 20:58:18	SYNCHRONY BANK/PC RICHARDS & SONS, ATTN: BANKRUPTCY DEPT, PO BOX 965060, ORLANDO, FL 32896-5060
518350591	+ Email/PDF: gecsed@recoverycorp.com	Jun 22 2023 20:58:37	SYNCHRONY BANK/WALMART, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
518466612	+ Email/Text: bncmail@w-legal.com	Jun 22 2023 21:08:00	Select Medical, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518350586	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Jun 22 2023 21:07:00	Specialized Loan Service, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
518350780	+ Email/PDF: gecsed@recoverycorp.com	Jun 22 2023 20:58:37	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518350592	+ Email/Text: jaxbanko@td.com	Jun 22 2023 21:05:00	TD AUTO FINANCE, PO BOX 9223, FARMINGTON HILLS, MI 48333-9223
518350593	+ Email/Text: bnc-thebureaus@quantum3group.com	Jun 22 2023 21:07:00	THE BUREAUS INC, ATTN: BANKRUPTCY, 650 DUNDEE RD, STE 370, NORTHBROOK, IL 60062-2757
518350599	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Jun 22 2023 21:07:00	TOYOTA FINANCIAL SERVICES, ATTN: BANKRUPTCY, PO BOX 8026, CEDAR RAPIDS, IA 52409
518460997	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Jun 22 2023 21:08:00	U.S. Bank National Association, c/o U.S. Bank Home Mortgage,, a division of U.S. Bank N.A., 4801 Frederica Street, Owensboro, Kentucky 42301
518460107	+ Email/PDF: ebn_ais@aisinfo.com	Jun 22 2023 21:15:20	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 40

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518350572		Masonicus Run COA IN, Attn: Young and Ass.
cr	*+	Masonicus Run Condominium Association, Inc., c/o Vincent D. Commisa, Esq., 20 Manger Road, West Orange, NJ 07052-1708
518350537	*+	AFS/AMERIFINANCIAL SOLUTIONS, LLC., PO BOX 65018, BALTIMORE, MD 21264-5018
518350538	*+	AFS/AMERIFINANCIAL SOLUTIONS, LLC., PO BOX 65018, BALTIMORE, MD 21264-5018
518350539	*+	AFS/AMERIFINANCIAL SOLUTIONS, LLC., PO BOX 65018, BALTIMORE, MD 21264-5018
518350540	*+	AFS/AMERIFINANCIAL SOLUTIONS, LLC., PO BOX 65018, BALTIMORE, MD 21264-5018
518350541	*+	AFS/AMERIFINANCIAL SOLUTIONS, LLC., PO BOX 65018, BALTIMORE, MD 21264-5018
518350545	*P++	AR RESOURCES INC, PO BOX 1056, BLUE BELL PA 19422-0287, address filed with court., AR RESOURCES, INC., ATTN: BANKRUPTCY, PO BOX 1056, BLUE BELL, PA 19422
518350548	*+	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
518350549	*+	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285

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518350550	*+	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
518350552	*+	CAVALRY PORTFOLIO SERVICES, ATTN: BANKRUPTCY DEPARTMENT, 500 SUMMIT LAKE STE 400, VALHALLA, NY 10595-2321
518350559	*+	CREDIT FIRST NATIONAL ASSOCIATION, ATTN: BANKRUPTCY, PO BOX 81315, CLEVELAND, OH 44181-0315
518452971	*	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518350557	*+	Cohen Dermatopathology, PO BOX 414913, Boston, MA 02241-4913
518350566	*+	JN PORTFOLIO DEBT EQUITIES, LLC, ATTN: BANKRUPTCY, 5757 PHANTOM DR. STE 225, HAZELWOOD, MO 63042-2429
518350567	*+	JN PORTFOLIO DEBT EQUITIES, LLC, ATTN: BANKRUPTCY, 5757 PHANTOM DR. STE 225, HAZELWOOD, MO 63042-2429
518350570	*+	KOHL'S/CAPITAL ONE, KOHL'S CREDIT, PO BOX 3120, MILWAUKEE, WI 53201-3120
518350574	*+	MIDLAND FUNDING, 2365 NORTHSIDE DR STE 300, SAN DIEGO, CA 92108-2710
518350575	*+	MIDLAND FUNDING, 2365 NORTHSIDE DR STE 300, SAN DIEGO, CA 92108-2710
518350577	*+	PORTFOLIO RECOVERY, PO BOX 41021, NORFOLK, VA 23541-1021
518350579	*+	Radiology Assoc. of Ridgewood, 20 Franklin Turnpike, Waldwick, NJ 07463-1744
518350582	*+	SAVIT COLLECTION AGENCY, ATTN: BANKRUPTCY, PO BOX 250, EAST BRUNSWICK, NJ 08816-0250
518350585	*+	Sovereign Medical Group, Patient Bill Processing Center, PO BOX 791486, Baltimore, MD 21279-1486
518350595	*+	The Valley Hospital, PO BOX 18998, Newark, NJ 07191-8998
518350596	*+	The Valley Hospital, PO Box 18998, Newark, NJ 07191-8998
518350597	*+	The Valley Hospital, PO Box 18998, Newark, NJ 07191-8998
518350598	*+	The Valley Hospital, PO Box 18998, Newark, NJ 07191-8998
518350607	*+	Westwood Dermatology Group, 390 Old Hook Rd, Westwood, NJ 07675-2621
518350555	*+	citymd, po box 791516, Baltimore, MD 21279-1516

TOTAL: 1 Undeliverable, 29 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 24, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 22, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Credit Suisse First Boston Mortgage Securities Corp. et al... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Russell L. Low	on behalf of Debtor Daren Lopusnak ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
Russell L. Low	on behalf of Joint Debtor Deborah A. Schiffman-Lopusnak ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
Vincent Commisa	on behalf of Creditor Masonicus Run Condominium Association Inc. vcommisa@vdclaw.com

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